



Processing Center • P.O Box 3825 • Suwanee, GA 30024

November 26, 2014

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 John Q Sample
123 Any Street
Anytown, US 12345-6789


Dear John Q Sample,

We are writing to notify you of an incident that may affect the security of your personal information. Although we are unaware of any actual or attempted misuse of your personal information, Calypso St. Barth is providing this notice to ensure that you are aware of the incident and so that you may take steps to monitor and safeguard your identity, financial accounts, and credit report, should you feel it is appropriate to do so.

Calypso St. Barth takes this matter, and the security of personal information entrusted to it, very seriously. We apologize for any inconvenience or concern that this incident may cause you.

Background

On October 21, 2014, Calypso St. Barth became aware of recent hacking activity into its e-commerce website by an unknown third party between October 9, 2014 and October 22, 2014. Upon learning of this, Calypso St. Barth immediately launched an internal investigation and retained external forensics experts to assist in identifying the individuals who might have been affected by this hacking activity and the kind of data that may have been accessible.

Although these investigations are ongoing, the external forensics experts have confirmed that your name and credit card information was potentially accessible as a result of this incident following a purchase made on our website. No other personal information was potentially accessible.

Services Calypso St. Barth is Making Available to You

Calypso St. Barth is offering a complimentary one-year membership to AllClear ID's identity protection service. You will find more information about AllClear ID and its identity protection service below.

We are establishing a confidential customer assistance line, available from Monday through Saturday, 9:00 a.m. to 9:00 p.m. EST to discuss any questions or concerns you may have regarding the incident or the contents of this letter. The customer assistance line is staffed by professionals trained in identity protection and restoration who are familiar with this specific incident. To reach these professionals please call 1-877-313-1394.

AllClear ID Information and Enrollment

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear SECURE: The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-313-1394 and a



dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear maintains an A+ rating at the Better Business Bureau.

AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-877-313-1394 using the following redemption code:

Additional Steps You Can Take To Protect Your Identity

To further protect against possible identity theft, fraud, or other financial loss, Calypso St. Barth encourages you to remain vigilant, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one (1) free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because a fraud alert tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any of the agencies listed below. Information regarding security freezes is also available from these agencies.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You can further educate yourself regarding identity theft, security freezes, and ways to protect yourself by contacting your state Attorney General or the Federal Trade Commission (FTC). Instances of known or suspected identity theft should be reported to law enforcement, your state's Attorney General, and/or the FTC. **For North Carolina residents**, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001, 919-716-6400, www.ncdoj.gov, **For Maryland residents**, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 888-743-0023, www.oag.state.md.us. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, 877-ID-THEFT (877-438-4338); TTY: 866-653-4261, www.ftc.gov/bcp/edu/microsites/idtheft/.

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them, and information regarding fraud alerts and security freezes may also be obtained from the Federal Trade Commission.

Calypso St. Barth remains committed to the privacy and security of our customer's information. Should you have any questions about this incident, this notice letter, or AllClear's services, please contact our customer assistance line Monday – Saturday, 9:00 AM to 9:00 PM EST at 1-877-313-1394.

Sincerely,



David Stiffman
President